Case 15-40560 Doc 1 Filed 11/30/15 Entered 11/30/15 12:22:40 Desc Main

B1 (Official Form 1) (04/13)	Document	Page 1 of 51			
UNITED STATES BANKR Northern District o		rage 1 of 51		VOLUNTARY PETIT	ΓΙΟΝ
Name of Debtor (if individual, enter Last, First, Middle):  Coleman, Anthony		Name of Joint Debtor	r (Spouse) (Last, First, N	fliddle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by (include married, maiden,	the Joint Debtor in the last 8 and trade names):	years	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):  xxx-xx-9875		Last four digits of Soc. Se (if more than one, state a	ec. or Individual-Taxpayer I.D. II):	(ITIN)/Complete EIN	
Street Address of Debtor (No. and Street, City, and State):		Street Address of Joint D	ebtor (No. and Street, City, a	nd State):	
791 Buffalo Ave Apt 1 Calumet City, Illinois	ZIP CODE <b>60409</b>	-	•	·	ZIP CODE
County of Residence or of the Principal Place of Business:	00403	County of Residence or of	f the Principal Place of Busine	SS:	
Cook					
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint D	Debtor (if different from street	address):	
	ZIP CODE				ZIP CODE
Location of Principal Assets of Business Debtor (if different from street address a	above):				
					ZIP CODE
Type of Debtor	Nature of	Business	Chapter of B	Sankruptcy Code Un	der Which
(Form of Organization) (Check <b>one</b> box.)	(Check o	,		ition is Filed (Check on	e box.)
Individual (includes Joint Debtors)		al Estate as defined	Chapter 7		
See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)	in 11 U.S.C § 10	1(51B)	Chapter 9	Chapter 15 Petition of a Foreign Main	
	Railroad Stockbroker		Chapter 11	· ·	· ·
Partnership	Commodity Broke	er	Chapter 12	Chapter 15 Petition of a Foreign Nonm	
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Clearing Bank	-	Chapter 13	or a roreign Norm	iain Froceeding
	Other		_		
Chapter 15 Debtors		npt Entity		e of Debts (Check one	•
Country of debtor's center of main interests:		kempt organization	Debts are primaril consumer debts,	busi	ts are primarily ness debts.
Each country in which a foreign proceeding by, regarding, or against debtor is pending:		the United States al Revenue Code).	defined in 11 U.S. 101(8) as "incurre	d by	
por rung.		,	an individual prim for a personal, far		
			household purpos		
Filing Fee (Check one box.)  Full Filing Fee attached.		Check one box	•	11 Debtors	
Filing Fee to be paid in installments (applicable to individua	Is only) Must attach		a small business debtor	as defined in 11 U.S.C	S. § 101(51D).
signed application for the court's consideration certifying the pay fee except in installments. Rule 1006(b). See Official Fo	at the debtor is unable to	o Debtor is r	not a small business de	btor as defined in 11 U.	.S.C. § 101(51D).
Filing Fee waiver requested (applicable to chapter 7 individu		Check if:	ggregate noncontingent	liquidated debts (exclu	iding debts owed
signed application for the court's consideration. See Official	Form 3B.	to insiders	or affiliates) are less that on 4/01/16 and every t	an \$2,490,925 (amoun	
		Check all appli	•	moo youro moroanor).	
		<b>       </b>   '	peing filed with this peti		
			ces of the plan were soli creditors, in accordance		
Statistical/Administrative Information  Debtor estimates that funds will be available for distribution	to unequired eraditers				THIS SPACE IS FOR COURT USE ONLY
<b>느</b>			aa na funda ayailahla far		
Debtor estimates that, after any exempt property is excluded distribution to unsecured creditors.	r and administrative exp	enses paid, there will t	be no tunos available for		
Estimated Number of Creditors					
1-49 50-99 100-199 200-999 1,000-		[0,001- 25,001-		Over	
5,000 Estimated Assets	10,000 2	25,000 50,000	100,000	100,000	
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,00 \$50,000 \$100,000 \$500,000 to \$1 million to \$10 mil			00,000,001 \$500,000 5500 million to \$1 bill		
Estimated Liabilities					
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,00	1 \$10,000,001	\$50,000,001 \$10	00,000,001 \$500,000	0,001 More than	

31 (Official Form 1) (04/13) Case 15-40560 Doc 1 Filed 11/30/15	Entered 11/30/15 12:22:	40 Desc Main Page 2
Voluntary Petition Document (This page must be completed and filed in every case.)	Rage 2bofs51 Anthony Coleman	
All Prior Bankruptcy Cases Filed Within L	ast 8 Years (If more than two, attach additional s	heet.)
Location Where Filed:	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner	or Affiliate of this Debtor (If more than one	e, attach additional sheet.)
Name of Debtor:	Case Number:	Date Filed:
		4
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	(To be completed whose debts are pr I, the attorney for the petitioner named in the foregothat [he or she] may proceed under chapter 7, 11, 1	hibit B  if debtor is an individual imarily consumer debts.)  sing petition, declare that I have informed the petitioner 2, or 13 of title 11, United States Code, and have ter. I further certify that I have delivered to the debtor the
Exhibit A is attached and made a part of this petition.	X /s/ Marcie Venturini	n/a
Exhibit A to disconde disc made a part of time position.	Signature of Attorney for Debtor	
Yes, and Exhibit C is attached and made a part of this petition.  No.  Exhi  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a Exhibit D completed and signed by the debtor is attached and made a part of this part of this is a joint petition:  Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this part of this part of this is a joint petition:	separate Exhibit D.)	
Information Regardin  (Check any a  (Check	oplicable box.) is, or principal assets in this District for 180 iny other District. Inership pending in this District. In or principal assets in the United States In an action or proceeding [in a federal or	in this District, or has
Certification by a Debtor Who Reside	s as a Tenant of Residential Property	
Landlord has a judgment against the debtor for possession of debtor's residence	e. (If box checked, complete the following.)	
	(Name of landlord that obtained judgment	)
	(Address of landlord)	
Debtor claims that under applicable nonbankruptcy law, there are circumstance gave rise to the judgment for possession, after the judgment for possession was Debtor has included with this petition the deposit with the court of any rent that	s entered, and would become due during the 30-day perio	·

1 (Officia	al Form 1) (04/13)Case 15-40560 Doc 1	Filed 11/30/15	Entered 11/30/15 12:22:40 Desc Main Page :
	ntary Petition	Document	Rage Goofs51
(This	page must be completed and filed in every case.)		Anthony Coleman
		Signa	ntures
	Signature(s) of Debtor(s) (Individual	Joint)	Signature of a Foreign Representative
[If petition 7] I am the relies [If no at	e under penalty of perjury that the information provided in this petition oner is an individual whose debts are primarily consumer debts and ha aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, U of available under each such chapter, and choose to proceed under chapter, and choose to proceed under chapter of the processents me and no bankruptcy petition preparer signs the periodic required by 11 U.S.C. § 342(b).	as chosen to file under chapter nited States Code, understand apter 7.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only <b>one</b> box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I reques	st relief in accordance with the chapter of title 11, United States Code	, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of
X	/s/ Anthony Coleman		title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
	Signature of Debtor		X
X	Signature of Joint Debtor		(Signature of Foreign Representative)
	Telephone Number (if not represented by attorney)		(Printed Name of Foreign Representative)
	n/a		Date
	Date		Date
	Signature of Attorney*		Signature of Non-Attorney Bankruptcy Petition Preparer
X	/s/ Marcie Venturini Signature of Attorney for Debtor(s) Marcie Venturini		I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules orguide lines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
	Printed Name of Attorney for Debtor(s)		
	Semrad Law Firm		Printed Name and title, if any, of Bankruptcy Petition Preparer
	Firm Name		
	20 S. Clark, 28th Floor, Chicago, IL 60603		Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal,
	Address		responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
	Telephone Number		
	n/a		Address
	Date		X
	case in which $\S$ 707(b)(4)(D) applies, this signature also constitutes a b knowledge after an inquiry that the information in the schedules is in		Signature
	Signature of Debtor (Corporation/Parti	nership)	
	e under penalty of perjury that the information provided in this petition een authorized to file this petition on behalf of the debtor.	is true and correct, and that I	Date
The del	otor requests the relief in accordance with the chapter of title 11, Unite	ed States Code, specified in this	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
X			Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
	Signature of Authorized Individual		
	Printed Name of Authorized Individual		If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	Title of Authorized Individual		A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Date

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B 1D (Official Form 1, Exhibit D) (12/09)

### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Anthony Coleman	Case No
·	Debtor	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing
from a credit counseling agency approved by the United States trustee or bankruptcy
administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, and I have a certificate from the agency describing the
services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan
developed through the agency.

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.* 

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B 1D (Official Form 1, Exhibit D) (12/09) – Cont	nt.	Page 2
was unable to obtain the services during the following exigent circumstances mer	sted credit counseling services from an approved agency bring the seven days from the time I made my request, and rit a temporary waiver of the credit counseling requirement. [Summarize exigent circumstances here.]	d the
counseling briefing within the first promptly file a certificate from the copy of any debt management plant requirements may result in dismi- can be granted only for cause and	tisfactory to the court, you must still obtain the credist 30 days after you file your bankruptcy petition an ne agency that provided the counseling, together with an developed through the agency. Failure to fulfill the issal of your case. Any extension of the 30-day deadled is limited to a maximum of 15 days. Your case may tisfied with your reasons for filing your bankruptcy ounseling briefing.	d a a nese line also
	receive a credit counseling briefing because of: [Check the companied by a motion for determination by the court.]	2
illness or mental deficiency decisions with respect to fin Disability. (Def extent of being unable, afte briefing in person, by telep	efined in 11 U.S.C. § 109(h)(4) as impaired by reason of realizing and making rational inancial responsibilities.); fined in 11 U.S.C. § 109(h)(4) as physically impaired to the reasonable effort, to participate in a credit counseling phone, or through the Internet.); and duty in a military combat zone.	
	ustee or bankruptcy administrator has determined that the 2. § 109(h) does not apply in this district.	e credit
I certify under penalty of correct.	perjury that the information provided above is true	and
S	Signature of Debtor:/s/ Anthony Coleman	
Б	Date:	

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### **UNITED STATES BANKRUPTCY COURT**

NORTHERN DISTRICT OF ILLINOIS

In re	Anthony Coleman	,	Case No.
-	Debtor		
			Chapter Chapter 7

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$0.00		
B - Personal Property	YES	2	\$4,090.36		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$30,016.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			\$1,815.32
J - Current Expenditures of Individual Debtor(s)	YES	3			\$1,820.00
	TOTAL	16	\$4,090.36	\$30,016.00	

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### **UNITED STATES BANKRUPTCY COURT**

NORTHERN DISTRICT OF ILLINOIS

In re	Anthony Coleman ,	Case No.
	Debtor	Chapter Chapter 7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

### State the following:

Average Income (from Schedule I, Line 12)	\$1,815.32
Average Expenses (from Schedule J, Line 22)	\$1,820.00
Current Monthly Income (from Form 22A-1 Line 11; <b>OR</b> , Form 22B Line 14; <b>OR</b> , Form 22C-1 Line 14)	\$3,048.89

### State the following:

etate the femeral g.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$30,016.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$30,016.00

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n re	Anthony Colem	an		Case No.		

Debtor

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
none				

(Report also Summary of Schedules.)

\$0.00

Total:

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In re	Anthony Colem	an		Case No.		

Debtor

(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	Х			
Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account w/ Chase Savings Account with Chase	N/A N/A	\$15.36 \$25.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit with Landlord	N/A	\$1,500.00
Household goods and furnishings, including audio, video, and computer equipment.		Used Furniture	N/A	\$300.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6. Wearing apparel.		Used Clothing	N/A	\$250.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	Х			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	Х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars.  (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14. Interests in partnerships or joint ventures. Itemize.	Х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16. Accounts receivable.	Х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			

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In re	Anthony Colema	an	Doddinon	. ago 10 0. 01	Case No.		
•	Debtor					(If known)	

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Licenses, franchises, and other general intangibles. Give particulars.	Х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	Х			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	Х			
26. Boats, motors, and accessories	Х			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	Х			
29. Machinery, fixtures, equipment, and supplies used in business.	Х			
30. Inventory.	Х			
31. Animals.	Х			
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.		Anticipated 2015 Tax Return	N/A	\$2,000.00
	attached tinuation I also on nedules.)	\$4,090.36		

B6C (Official Form	Case 15-40560	Doc 1	Filed 11/30/15 Document	Entered 11/30/15 12:22:40 Page 11 of 51	Desc Main	
In re	Anthony Colem	an		Case No.		
	Debtor				(If known)	

### **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Check if debtor claims a homestead exemption that exceeds

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)		\$155,675.*	iornesteau exemplion that exceeds
DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Used Clothing	735 ILCS 5/12-1001(a), (e)	\$250.00	\$250.00
Used Furniture	735 ILCS 5/12-1001(b)	\$300.00	\$300.00
Checking Account w/ Chase	735 ILCS 5/12-1001(b)	\$15.36	\$15.36
Savings Account with Chase	735 ILCS 5/12-1001(b)	\$25.00	\$25.00
Security Deposit with Landlord	735 ILCS 5/12-1001(b)	\$1,500.00	\$1,500.00
Anticipated 2015 Tax Return	735 ILCS 5/12-1001(b)	\$2,000.00	\$2,000.00
continuation sheets attached to Schedule C - Property Claimed as Exempt	Total: (Use only on last page)	\$4,090.36	\$4,090.36

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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n re	Anthony Colem	an		Case No.		

In re	Anthony Coleman	Case No.
	Debtor	(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$	-				
ACCOUNT NO.			VALUE ψ					
	-							
				_				
			VALUE \$					
continuation sheets attached			(Tota	: I of th	Subto		\$0.00	\$0.00
	Total: \$0.00 \$0.00						\$0.00	
			(Use only	on la	st pa	ige)		
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain

Liabilities and Related Data.)

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In re	Anthony Colema	an		Case No.		
	Debtor				(If known)	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

### Contributions to employee benefit plans

Debtor

Money owed to employee benefit plans for services rendered within 180 says immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

6E (0	official Form 6E) (04/3) ase 15-40560 Anthony Colen	Doc 1	Filed 11/30/15 Document	Entered 11/30/ Page 14 of 51	15 12:22:40 Case No.	Desc Main
116	Debtor	nan			Case No.	(If known)
	Certain farmers and fishermen					
	Claims of certain farmers and fisherme	n, up to \$6,150	O* per farmer or fisherman	, against the debtor, as provi	ided in 11 U.S.C. § 5	07(a)(6).
	Deposits by individuals					
rovi	Claims of individuals up to \$2,775* for oded. 11 U.S.C. § 507(a)(7).	deposits for the	e purchase, lease, or renta	al of property or services for	personal, family, or h	ousehold use, that were not delivered or
	Taxes and Certain Other Debts Owe	d to Governm	nental Units			
	Taxes, customs duties, and penalties o	wing to federa	l, state, and local governm	ental units as set forth in 11	U.S.C. § 507(a)(8).	
	Commitments to Maintain the Capit	al of an Insur	ed Depository Institution	on		
Rese	Claims based on commitments to the lerve System, or their predecessors or sur				•	
	Claims for Death or Personal Injury	While Debtor	Was Intoxicated			
ubs	Claims for death or personal injury resultance 11 U.S.C. § 507(a)(10).	ulting from the	operation of a motor vehic	cle or vessel while the debtor	was intoxicated fror	n using alcohol, a drug, or another
	Administrative allowances under 11 l	J.S.C. Sec. 33	0			
y th	Claims based on services rendered by a court and/or in accordance with 11 U.S.			n, or attorney and by any par	aprofessional persor	employed by such person as approved
			0 continua	tion sheets attached		
			<b>U</b> GUHHHUA	uu auccid allaulicu		

<sup>\*</sup>Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re	Anthony Coleman	Case No.
_	Debtor	(If known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedule and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXXXXXXXXXXXXX1000 Santander Consumer USA PO Box 961245 Fort Worth, TX 76161		Н	INCURRED 2/1/2012 DESCRIPTION 072 AUTOMOBILE REMARKS				\$9,221.00
ACCOUNT NO. XXXX1388  CAVALRY PORTFOLIO SERV 4050 E COTTON CENTER BLV PHOENIX, 85040		Н	INCURRED 4/1/2014 DESCRIPTION 001 COLLECTION REMARKS				\$9,018.00
ACCOUNT NO. XXX5201 AUTOMOTIVE CREDIT CORP Attn William Hunter 77 W Washington St., Ste 1313 Chicago, IL 60602		Н	INCURRED 2/1/2012 DESCRIPTION 060 AUTOMOBILE REMARKS				\$6,608.00
ACCOUNT NO. XXXX1121  ERC 8014 Bayberry Road Jacksonville, FL 32256		Н	INCURRED 5/1/2011 DESCRIPTION COLLECTION REMARKS				\$1,950.00
ACCOUNT NO. XXXX8503  CREDIT MANAGEMENT LP 4200 INTERNATIONAL PKWY CARROLLTON, 75007		Н	INCURRED 10/1/2014 DESCRIPTION 001 COLLECTION REMARKS				\$1,768.00
continuation sheets attached Subtotal: \$28,565.00 (Total of this page)							

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In re	Anthony Colema	n	Document	Page 16 of 51	Case No.		

Debtor

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX1946  CAVALRY PORTFOLIO SERV 4050 E COTTON CENTER BLV PHOENIX, 85040	-	Н	INCURRED 8/1/2011 DESCRIPTION 001 COLLECTION REMARKS				\$622.00
ACCOUNT NO. XXXXXXX94N1 COMNWLTH FIN 960 N MAIN STREET SCRANTON, 18508	-	Н	INCURRED 10/1/2014 DESCRIPTION COLLECTION REMARKS				\$488.00
ACCOUNT NO. XXXXXXX27N1  COMMONWEALTH FINANCIAL 245 MAIN ST DICKSON CITY, 18519	-	Н	INCURRED 10/1/2014 DESCRIPTION 001 COLLECTION REMARKS				\$341.00
1 of 1 continuation sheets attached	l		(Тс	tal of		total: age)	\$1,451.00
		(Use only on	last page of the completed Schedule F.) (Report also on Summary applicable, on the Statistical Summary of Certain Liabilitie		edules		\$30,016.00

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SCHEDULE G - EXECUTORY CONT	TRACTS AND UNEXPIRED LEASES			
Describe all executory contracts of any nature and all unexpired leases of real or procontract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease or contract described. If a minor child is a party to one of the leases or contracts, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name.  Check this box if debtor has no executory contracts or unexpired leases.	state the child's initials and the name and address of the child's parent or guardian,			
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.			
Brantley, Guadalupe	Year to Year Contract to be: ASSUMED Residential Lease, Debtor is Lessee			

B 6H (Official Form 6H) (12/07)	2 15-40560	Doc 1	Filed 11/30/15 Document	Entered 11/30/15 12:22:40 Page 18 of 51	Desc Main
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	Debtor				(If known)
			SCHEDULE H	- CODEBTORS	
				ouse in a joint case, that is also liable on any	
				community property state, commonwealth, or Wisconsin) within the eight-year period imme	
the case, identify the name	of the debtor's spou	use and of any	y former spouse who reside	es or resided with the debtor in the community	property state, commonwealth, or territory.
				eceding the commencement of this case. If a lich as "A.B., a minor child by John Doe, guard	
See, 11 U.S.C. §112 and Fe					
Check this box if the d	lebtor has no codeb	tors.			
NAM	IE AND ADDRESS	S OF CODEB	BTOR	NAME AND ADDRE	SS OF CREDITOR
				1	

Case 15-40560 Doc 1 Filed 11/30/15 Entered 11/30/15 12:22:40 Desc Main Fill in this information to identify your case: Check if this is: An amended filing Debtor 1 **Anthony** Coleman A supplement showing post-petition Middle Name First Name Last Name chapter 13 income as of the following date: Debtor 2 (Spouse, if filing) First Name Middle Name Last Name MM / DD / YYYY United States Bankruptcy Court for the: **Northern District of Illinois** Case number (if known) Official Form B 6I Schedule I: Your Income 12/13 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment Debtor 1 Debtor 2 or non-filing spouse 1. Fill in your employment information. **Employment status** Employed **Employed** If you have more than one job, Not Employed Not Employed attach a separate page with information about additional Assembly Worker Occupation employers. Tower Automotive Employer's name Include part time, seasonal, or self-employed work. 12350 S Avenue O **Employer's address** Number Street Number Street Occupation may include student or homemaker, if it applies. Chicago, Illinois 60633 Zip Code Zip Code How long employed 5 years there? **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 2 or For Debtor 1 non-filing spouse List monthly gross wages, salary, and commissions (before all payroll \$3,048.89 \$0.00 deductions.) If not paid monthly, calculate what the monthly wage would be. Estimate and list monthly overtime pay. \$0.00 \$0.00 \$3,048.89 Calculate gross income. Add line 2 + line 3. \$0.00

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Case 15-40560 Desc Main **Coleman** Ocument Page 20 of 51 Debtor 1 Anthony e number (if known) First Name Middle Name Last Name For Debtor 2 or For Debtor 1 non-filing spouse 4. \$3,048.89 Copy line 4 here.....→ \$0.00 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$951.47 \$0.00 5b. Mandatory contributions for retirement plans 5b. \$0.00 \$0.00 \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans \$0.00 5d. \$0.00 5e. Insurance \$282.10 \$0.00 5e. 5f. Domestic support obligations \$0.00 5f. \$0.00 5g. Union dues 5g. \$0.00 \$0.00 \$0.00 5h. Other deductions. Specify: 5h. \$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. \$0.00 6. \$1,233.57 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7 \$1,815.32 \$0.00 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 \$0.00 monthly net income. 8a 8b. Interest and dividends 8b. \$0.00 \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce \$0.00 settlement, and property settlement. \$0.00 8c. \$0.00 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: 8f. \$0.00 \$0.00 \$0.00 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. Specify: 8h. + \$0.00 \$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$0.00 \$0.00 9. 10. Calculate monthly income. Add line 7 + line 9. \$1,815.32 \$0.00 \$1,815.32 10. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. + \$0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies \$1,815.32 Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form?

Yes. Explain:

No.

Case 15-40560 Doc 1 Filed 11/30/15 Entered 11/30/15 12:22:40 Desc Main Fill in this information to identify your case: Check if this is: An amended filing Debtor 1 Anthony Coleman A supplement showing post-petition chapter 13 Middle Name First Name Last Name expenses as of the following date: Debtor 2 First Name Middle Name Last Name MM / DD / YYYY (Spouse, if filing) A separate filing for Debtor 2 because Debtor 2 **Northern District of Illinois** United States Bankruptcy Court for the: maintains a separate household Case number (if known) Official Form B 6J 12/13 Schedule J: Your Expenses Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Your Household 1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Yes. Debtor 2 must file a separate Schedule J. 2. Do you have Dependent's relationship to Dependent's Does dependent live dependents? Yes. Fill out this information for Debtor 1 or Debtor 2 with you? each dependent..... Do not list Debtor 1 and No. Debtor 2. Child Yes. Do not state the dependents' No. names. Child Yes. No. 3. Do your expenses include expenses of people other than yourself and your dependents? **Estimate Your Ongoing Monthly Expenses** Part 2: Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value Your expenses of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.) 4.The rental or home ownership expenses for your residence. Include first mortgage payments and \$700.00 any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes \$0.00 4b. Property, homeowner's, or renter's insurance \$0.00 4c. Home maintenance, repair, and upkeep expenses \$0.00 4d. Homeowner's association or condominium dues \$0.00

Case 15-40560 Debtor 1 **Anthony** 

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First Name

Middle Name

Last Name

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5. –	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a	\$200.00
6b. Water, sewer, garbage collection	6b	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c	\$150.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7	\$400.00
8. Childcare and children's education costs	8	\$0.00
9. Clothing, laundry, and dry cleaning	9	\$100.00
10. Personal care products and services	10	\$50.00
11. Medical and dental expenses	11	\$0.00
<ol> <li>Transportation Include gas, maintenance, bus or train fare.</li> <li>Do not include car payments.</li> </ol>	12	\$150.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13	\$0.00
14. Charitable contributions and religious donations	14.	\$70.00
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$0.00
15d. Other insurance. Specify:	15d	\$0.00
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20 Specify:	16	\$0.00
17.Installment or lease payments:		
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18	\$0.00
19. Other payments you make to support others who do not live with you  Specify:	19	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income		
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$0.00
20d. Maintenance, repair, and upkeep expenses	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

Debtor 1	Case 15-4	0560 Doc 1	L Filed 11/30/15 <b>्कृल्ह्</b> णment	Entered 11/30/15 12:22:40  Page 23 of 51	Desc Main	
	First Name	Middle Name	Last Name	(if known)		
21. <b>Other.</b> S	Specify:				21. +	\$0.00
	onthly expenses. Add li lit is your monthly expens	•			22.	\$1,820.00
23.Calculat	e your monthly net inc	come				
23a. Cop	y line 12 <i>(your combined</i>	d monthly income) fro	m Schedule I.		23a	\$1,815.32
23b. Cop	y your monthly expenses	s from line 22 above			23b	\$1,820.00
	tract your monthly expen result is your monthly ne	•	y income.		23c.	(\$4.68)
24. <b>Do you e</b>	xpect an increase or d	lecrease in your exp	penses within the year aft	er you file this form?		
			loan within the year or do yet a modification to the terms	• •		
Yes.	Explain here:					

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Document

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**Anthony Coleman** 

Debtor

Case No.

DECLARATION CONCERNING	G DEBTOR'S SCHEDULE

### **DECLARATION UNDER PENALTY OF PREJURY BY INDIVIDUAL DEBTOR** I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief. 11/30/2015 /s/ Anthony Coleman Date Signature Debtor Signature Date (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document. Address Χ Signature of Bankruptcy Petition Preparer Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

## DECLARATION UNDER PENALTY OF PREJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the \_\_\_\_[corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have partnership ] of the \_\_\_ read the foregoing summary and schedules, consisting of \_\_\_\_\_\_ sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Date Signature [Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

### CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1465.00 attorney fees plus any necessary postpetition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$30.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 1. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

Initial: XAC \_\_\_\_\_

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the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee of to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 11/25/2015

Client

Attorney

Initial:

### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Anthony Coleman	,	Case No.	
_	Debtor	_		(if known)

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

### 1. Income from employment or operation of business



State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

### 2. Income other than from employment or operation of business



State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

SOURCE

### 3. Payments to creditors

### Complete a. or b., as appropriate, and c.



a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS**  AMOUNT PAID

**AMOUNT** STILL OWING

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ **TRANSFERS**  **AMOUNT** PAID OR VALUE OF **TRANSFERS**  **AMOUNT** STILL **OWING** 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT **AMOUNT** PAID

**AMOUNT** STILL OWING

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF COURT OR AGENCY STATUS OR AND CASE NUMBER **PROCEEDING** AND LOCATION DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

**SEIZURE** 

DATE OF

OF PROPERTY 4/6/2015

Automotive Credit Corporation 26261 Evergreen Rd Southfield, 48076

Paycheck is garnished once a week

\$112.00

DESCRIPTION

AND VALUE

### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE. TRANSFER OR RETURN

**DESCRIPTION** AND VALUE OF PROPERTY

### 6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF **ASSIGNMENT**  TERMS OF **ASSIGNMENT** OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT **CASE TITLE & NUMBER**  DATE OF ORDER

**DESCRIPTION** AND VALUE Of PROPERTY

### 7. Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

**RELATIONSHIP** TO DEBTOR, IF ANY

DATE OF GIFT **DESCRIPTION** AND VALUE Of GIFT

### 8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF **PROPERTY** 

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT. NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR **DESCRIPTION AND** VALUE OF PROPERTY

### 10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR DATE

**DESCRIBE PROPERTY** TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

### 11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

**DESCRIPTION** OF

OR SURRENDER,

DATE OF TRANSFER

CONTENTS IF ANY

### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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DATES OF OCCUPANCY

NAME AND ADDRESS

OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

### 14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

### 15. Prior address of debtor



If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED

### 16. Spouses and Former Spouses



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

vone

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

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SITE NAME

NAME AND ADDRESS

DATE OF

**ENVIRONMENTAL** 

OF GOVERNMENTAL UNIT NOTICE AND ADDRESS LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF

**ENVIRONMENTAL** 

NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

### 18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or

other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME LAST FOUR DIGITS

OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

**ADDRESS** 

NATURE OF BUSINESS

**BEGINNING AND ENDING DATES** 

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME AND ADDRESS

DATES SERVICES RENDERED

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements



a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

**BEGINNING AND** NAME **ADDRESS** 

**ENDING DATES** 

None

b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None /

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY INVENTORY SUPERVISOR DOLLAR AMOUNT

OF INVENTORY

(Specify cost, market or other basis)

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY NAME AND ADDRESSES

OF CUSTODIAN

OF INVENTORY RECORDS

### 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS
TITLE
NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

### 22. Former partners, officers, directors and shareholders

√ None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

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**TITLE** NAME AND ADDRESS DATE OF TERMINATION

23. ۱	Withdrawals	from a	partnership	or distributions	by a	corporation
-------	-------------	--------	-------------	------------------	------	-------------

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

### 24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

### 25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	11/30/2015	Signature of Debtor	/s/ Anthony Coleman				
Date		Signature of Joint Debtor (if any)	_				
[If completed on behalf of a partnership or corporation]  I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.							
Date		Signature					
		Print Name and Title					
	[An individual signing	on behalf of a partnership or corporation must indi	cate position or relationship to debtor.				

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

\_continuation sheets attached

maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

# DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have

provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social-Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, title (if any), addre partner who signs this document.	ess, and social-security number of the officer, principal, responsible person, or
Address	
Signature of Bankruptcy Petition Preparer	Date

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

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## **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

In re	Anthony Coleman	Case No.	
	Debtor	_	Chapter 7

### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

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PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

	_	
Property No. 1		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):
Brantley, Guadalupe	Year to Year	YES NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  YES NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):
		YES NO
o continuation sheepts attached (if any)		
declare under penalty of perjury that the above indicatunexpired lease.	tes my intention as to any property of my estate securing	g a debt and/or personal property subject to an
Date: 11/30/2015	/s/ Anthony Coleman	_
	Signature of Debtor	
	Signature of Joint Debtor	

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## UNITED STATES BANKRUPTCY COURT

#### **Northern District of Illinois**

Disclosure of the compensation paid to me is:    Other   Standard   Disclosure   Di	In re	Anthony Coleman			Case No.	
DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR  1. Pursuant to 11 U.S.C. § 323(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filling of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:  For legal services, I have agreed to accept  \$1,465.0  Prior to the filing of this statement I have received  \$3.0  Balance Due  2. The source of the compensation paid to me was:  Debtor  Other (specify)  The source of the compensation paid to me was:  Obtained by Debtor  Other (specify)  1. The source of the compensation paid to me is:  Obtained by Debtor  Other (specify)  1. The source of the compensation paid to me was:  Obtained by Debtor  Other (specify)  1. The source of the compensation paid to me was:  Obtained by Debtor  Other (specify)  1. The source of the compensation paid to me was:  Obtained by Debtor  Other (specify)  1. The source of the compensation paid to me was:  Obtained by Debtor  Other (specify)  1. The source of the compensation paid to me was:  Obtained by Debtor  Other (specify)  1. The source of the compensation paid to me was:  Obtained by Debtor  Other (specify)  1. The source of the compensation paid to me was:  Obtained by Debtor  Other (specify)  1. The source of the compensation paid to me was:  Obtained by Debtor  Other (specify)  1. The source of the compensation paid to me was:  Obtained by Debtor  Other (specify)  1. The source of the compensation paid to me was:  Obtained by Debtor  Other (specify)  1. The source of the compensation paid to me was:  Obtained by Debtor  Other (specify)  1. The source of the compensation paid to me was:  Obtained by Debtor  Other (specify)  1. The source of the compensation paid to me was:  Obtained by Debtor  Other (specify)  1. The source of the compensation paid to me was:  Obtained by Debtor  Other (	_	Debtor	<del></del>			(If known)
1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b). I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptor, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptory case is as follows:  For legal services, I have agreed to accept  \$1,465.0  Prior to the filing of this statement I have received  \$3.00  Balance Due  2. The source of the compensation paid to me was:  Debtor  Other (specify)  1. The source of the compensation paid to me is:  Debtor  Other (specify)  1. The source of the compensation paid to me is:  Debtor  Other (specify)  1. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.  5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  6. By agreement w lith the debtor(s), the above-disclosed fee does not include the following services:  **CERTIFICATION**  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.					Chapter	Chapter 7
1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b). I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptor, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptory case is as follows:  For legal services, I have agreed to accept  \$1,465.0  Prior to the filing of this statement I have received  \$3.00  Balance Due  2. The source of the compensation paid to me was:  Debtor  Other (specify)  1. The source of the compensation paid to me is:  Debtor  Other (specify)  1. The source of the compensation paid to me is:  Debtor  Other (specify)  1. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.  5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  6. By agreement w lith the debtor(s), the above-disclosed fee does not include the following services:  **CERTIFICATION**  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.						
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Prior to the filing of this statement I have received  Balance Due  S1,465.0	1	year before the filing of the petition in bankruptcy, or agreed to	certify that I am the to be paid to me, fo	e attorney for the above or services rendered or	enamed debtor(s) and the to be rendered on beha	at compensation paid to me within one If of the debtor(s) in contemplation of or
Balance Due  \$1,465.0  2. The source of the compensation paid to me was:    Debtor		For legal services, I have agreed to accept				\$1,465.0
2. The source of the compensation paid to me was:    Debtor   Other (specify)   none		Prior to the filing of this statement I have received				\$0.0
3. The source of the compensation paid to me is:  □ Debtor □ Other (specify)  4. □ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  □ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.  5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  6. By agreement w ith the debtor(s), the above-disclosed fee does not include the following services:  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.		Balance Due				\$1,465.0
4.	2		Other (specify)	none		
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members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.  5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  6. By agreement w ith the debtor(s), the above-disclosed fee does not include the following services:  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.  //s/ Marcie Venturini	4	I have not agreed to share the above-disclosed compenmembers and associates of my law firm.	sation with any oth	er person unless they	are	
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.  //s/ Marcie Venturini		members or associates of my law firm. A copy of the ag				
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  6. By agreement w ith the debtor(s), the above-disclosed fee does not include the following services:  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.  /s/ Marcie Venturini	5		-	•		n in bankruptcy;
6. By agreement w ith the debtor(s), the above-disclosed fee does not include the following services:  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.  /// Marcie Venturini		b. Preparation and filing of any petition, schedules, sta	atements of affairs	and plan which may b	e required;	
CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.  /s/ Marcie Venturini		c. Representation of the debtor at the meeting of cred	litors and confirmat	tion hearing, and any a	adjourned hearings there	eof;
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.  /s/ Marcie Venturini	6	i. By agreement w ith the debtor(s), the above-disclosed fee do	oes not include the	following services:		
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.  /s/ Marcie Venturini			CEDTIE	CATION		
proceedings.  11/30/2015  /s/ Marcie Venturini			CERTIFI	CATION		
			ement or arrangem	ent for payment to me	for representation of the	e debtor(s) in this bankruptcy
		11/30/2015		/s/ Marc	cie Venturini	
Semrad Law Firm				Semra	ad Law Firm	
Name of law firm				Name	e of law firm	

#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankrupt cy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7 : Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13 : Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12 : Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/forms/hotice-individual-consumer-debtor">http://www.uscourts.gov/forms/hotice-individual-consumer-debtor</a>.

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# United States Bankruptcy Court

## **Northern District of Illinois**

In re:	Anthony Coleman	Case No		
	Debtor(s)	Chapter Chapter7		
		E TO CONSUMER DEBTOR(S) IE BANKRUPTCY CODE		
		y] Bankruptcy Petition Preparer g the debtor's petition, hereby certify that I delivered to the kruptcy Code.		
Printed name a Preparer Address:	and title, if any, of Bankruptcy Petition	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person		
Signature of B principal, resp	ankruptcy Petition Preparer or officer, onsible person, or partner whose Social er is provided above.	or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)		
I (We), the Bankruptcy Co	debtor(s), affirm that I (we) have received and	n of the Debtor read the attached notice, as required by § 342(b) of the		
	Anthony Coleman	X /s/ Anthony Coleman		
Printed Name(	(s) of Debtor(s)	Signature of Debtor		
Case No. (if kr	nown)	X		

**Instructions:** Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification

# Case 15-40560 Doc 1 Filed 11/30/15 Entered 11/30/15 12:22:40 Desc Main UNITED STATES BANKBURG GOURT Northern District of Illinois

In re:	Coleman, Anthony	Case No		
_	Debtor(s)			
		Chapter. Chapter7		
	VERIFICAT	ION OF CREDITOR MATRIX		
	The above named Debtors hereby verify that the	erify that the attached list of creditors is true and correct to the best of their knowled		
Date:	11/30/2015	/s/ Coleman, Anthony		
		Coleman, Anthony		
		Signature of Debtor		

Santander Con Gase \$45-40560 Doc 1 Filed 11/30/15 Entered 11/30/15 12:22:40 Desc Main PO Box 961245 Port Worth, 76161 Page 44 of 51

CAVALRY PORTFOLIO SERV 4050 E COTTON CENTER BLV PHOENIX, 85040

AUTOMOTIVE CREDIT CORP 77 W Washington St., Ste 1313 Attn William Hunter Chicago, 60602

ERC 8014 Bayberry Road Jacksonville, 32256

CREDIT MANAGEMENT LP 4200 INTERNATIONAL PKWY CARROLLTON, 75007

CAVALRY PORTFOLIO SERV 4050 E COTTON CENTER BLV PHOENIX, 85040

COMNWLTH FIN 960 N MAIN STREET SCRANTON, 18508

COMMONWEALTH FINANCIAL 245 MAIN ST DICKSON CITY, 18519

l (Official I	Case 15-40560 Doc 1 Filed 11/30/15	Entered 11/30/15 12:22:40 Desc Main Page 3
	ary Petition Document	Page 45 of 5
	age must be completed and filed in every case.)	Anthony Coleman
	Signa	tures
	Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
[If petition 7] I am aventhe relief [If no attored the read the re	under penalty of perjury that the information provided in this petition is true and correct.  her is an individual whose debts are primarily consumer debts and has chosen to file under chapter ware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand available under each such chapter, and choose to proceed under chapter 7.  Arrey represents me and no bankruptcy petition preparer signs the petition] I have obtained and notice required by 11 U.S.C. § 342(b).  Telief in accordance with the chapter of title 11, United States Code, specified in this petition.  Isl Anthony Coleman  Signature of Debtor	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  (Signature of Foreign Representative)
•	Telephone Number (if not represented by attorney)	(Printed Name of Foreign Representative)
	n/a Date	Date
	Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X	/s/ Marcie Venturini Signature of Attorney for Debtor(s) Marcie Venturini	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules orguide lines have been promulgated pursuant to 11 U.S.C. §§ 10(b) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
	Printed Name of Attorney for Debtor(s)	
	Semrad Law Firm Firm Name	Printed Name and title, if any, of Bankruptcy Petition Preparer
	20 S. Clark, 28th Floor, Chicago, IL 60603 Address Telephone Number	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
	nla	Addross
	n/a Date	Address
*In a ca has no	ase in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney knowledge after an inquiry that the information in the schedules is incorrect.	XSignature
	Signature of Debtor (Corporation/Partnership)	
	e under penalty of perjury that the information provided in this petition is true and correct, and that I en authorized to file this petition on behalf of the debtor.	Date  Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose
The deb	otor requests the relief in accordance with the chapter of title 11, United States Code, specified in this	Social-Security number is provided above.
X		Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
	Signature of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the
	Printed Name of Authorized Individual	appropriate official form for each person.
	Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Date

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B 1D (Official Form 1, Exhibit D) (12/09) - Con	it.	and the second s		Page 2
3. I certify that I request was unable to obtain the services dufollowing exigent circumstances ments of I can file my bankruptcy case not	ring the seven d	ays from the time I n vaiver of the credit co	nade my reque ounseling requi	st, and the
If your certification is sa counseling briefing within the fir promptly file a certificate from th copy of any debt management pla requirements may result in dismi can be granted only for cause and be dismissed if the court is not sa without first receiving a credit co	st 30 days after ne agency that p an developed th issal of your ca d is limited to a tisfied with you	you file your bank provided the counso rough the agency. se. Any extension of maximum of 15 da ir reasons for filing	cruptcy petiticeling, together Failure to ful of the 30-day ys. Your case	on and r with a fill these deadline may also
4. I am not required to a applicable statement.] [Must be account.]				
illness or mental deficiency decisions with respect to f Disability. (De extent of being unable, after briefing in person, by telep	y so as to be inca inancial respons efined in 11 U.S. er reasonable eff phone, or throug	ibilities.); C. § 109(h)(4) as phy ort, to participate in a	d making ration ysically impair	nal red to the
5. The United States tr counseling requirement of 11 U.S.C				hat the credit
I certify under penalty of correct.	<b>f perjury that t</b> Signature of Deb	Chunge	vided above is	true and
	Date:	11/30/2015		

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B6 Declaration (Official Form 6 - Declaration) (12/07)

Anthony Coleman

Debtor

Case No.

ase No.	
	(If known)

# **DECLARATION CONCERNING DEBTOR'S SCHEDULE**

DECL	ARATION UNDER PENALTY OF	PREJURY BY INDIVIDUA	AL DEBTOR	
I declare under penalty of perjury that I have reamy knowledge, information, and belief.	ad the foregoing summary and sched	dules, consisting of19	sheets, and that they are tru	e and correct to the best of
Date 11/30/2015	Signatu-	urd William Sty &	OS/Anthony Coloman	
Date	Signatu	ure	Debtor	
			(Joint Debtor, if any)	
		[If joint case, both spou	uses must sign.]	
DECLARATION AND SIG	NATURE OF NON-ATTORNEY BA	ANKRUPTCY PETITION	PREPARER (SEE 11 U.S.C. §	110)
I declare under penalty of perjury that: (1) I am a provided the debtor with a copy of this document and been promulgated pursuant to 11 U.S.C. § 110(h) so maximum amount before preparing any document for	d the notices and information required etting a maximum fee for services cha	d under 11 U.S.C. §§ 110(b argeable by bankruptcy pet	), 110(h) and 342(b); and, (3) if ition preparers, I have given the	rules or guidelines have
Printed or Typed Name and Title, if any, of Bankrup	otcy Petition Preparer	Social Security No. (Required by 11 U.S	S.C. § 110.)	
If the bankruptcy petition preparer is not an individ- partner who signs this document.	ual, state the name, title (if any), add	dress, and social security nu	umber of the officer, principal, re	sponsible person, or
Address				
x				
Signature of Bankruptcy Petition Preparer		Date		
Names and Social Security numbers of all other ind	ividuals who prepared or assisted in	n preparing this document, u	unless the bankruptcy petition p	eparer is not an individual:
If more than one person prepared this document, at	tach additional signed sheets confort	ming to the appropriate Offic	cial Form for each person.	
A bankruptcy petition preparer's failure to comply w U.S.C. § 110; 18 U.S.C. § 156.	ith the provisions of title 11 and the	Federal Rules of Bankrupto	cy Procedure may result in fines	or imprisonment or both. 11
DECLARATION UN	DER PENALTY OF PREJURY ON	N BEHALF OF A CORPOR	RATION OR PARTNERSHIP	
I, the				
partnership ] of the				
read the foregoing summary and schedules, consist knowledge, information, and belief.	iting of sheets (Total sho	own on summary page plus	1), and that they are true and co	rrect to the best of my
Date	Signat -	ture		
		[Print or type name	e of individual signing on behalf	of debtor.]
[An individual signing on behalf of a partnership or	corporation must indicate position or	. ,,		-

Document

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Desc Main

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. 1	Withdrawals	from a	partnership	or distributions I	оу а	corporation
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If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	11/30/2015	Signature of Debtor	/s/ Anthony Coleman While College
Data		Signature of Joint Debtor (if any)	——————————————————————————————————————
Date		Signature of John Debior (ii arry)	

[If completed on behalf of a partnership or corporation]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date	Signature .	
	Print Name and Title	

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 15-40560

Doc 1 Filed 11/30/15 Document

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B 201B (Form 201B) (12/09)

# United States Bankruptcy Court

## **Northern District of Illinois**

In re:	Anthony Coleman	Case No					
	Debtor(s)	Chapter Chapter7					
		EE TO CONSUMER DEBTOR(S) HE BANKRUPTCY CODE					
_	<del>-</del>	y] Bankruptcy Petition Preparer g the debtor's petition, hereby certify that I delivered to the akruptcy Code.					
Printed name Preparer Address:	and title, if any, of Bankruptcy Petition	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person,					
Signature of B principal, resp	Sankruptcy Petition Preparer or officer, onsible person, or partner whose Social er is provided above.	or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)					
I (We), the Bankruptcy Co	debtor(s), affirm that I (we) have received and	n of the Debtor I read the attached notice, as required by § 342(b) of the  X/s/ Anthony Coleman					
	(s) of Debtor(s)	Signature of Debtor					
Printed Name		XSignature of Joint Debtor (if any)					

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification

Case 15-40560 Doc 1 Filed 11/30/15 Entered 11/30/15 12:22:40 Desc Main

# UNITED STIMPES BARRING DEFECT COURT

Northern District of Illinois

In re:	Coleman, Anthony	Case No	
	Debtor(s)		
		Chapter.	Chapter7
	VERIFICATION C	F CREDITOR MAT	TRIX
T	he above named Debtors hereby verify that the attach	ed list of creditors is true	and correct to the best of their knowledge.
Date:	11/30/2015	/s/ Coleman, Antho Coleman, Anthony	

Signature of Debtor

Deb	otor 1	Case Anthony First Name	15-40560 Middle Name	0.1	iled 11/30 Documen		Entered 11 IGE:e5iilm0fr5				Main	-
		riistiyane	widdle warie	Last Name			,,	Column A Debtor 1		Column B Debtor 2 o		
	0	ordinary and nece	essary operating e	xpenses		\$0.00						
	N	let monthly incon	ne from rental or o	ther real property		\$0.00	Copy Here →	_	\$0.00			_
7.	Intere	est, dividends, a	and royalties					_	\$0.00		· · · · · · · · · · · · · · · · · · ·	_
8.	Unem	ployment com	pensation					_	\$0.00			_
			-	at the amount rece	eived was a ben	efit under th	ne Social					
	For	you	ist it here:	······································	\$0.00							
n				t include any amou			afit under the		\$0.00			
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10.	not inc as a vi terroris	clude any benefit: ictim of a war crir sm. If necessary	s received under to me, a crime again g list other sources	sted above. Speci ne Social Security st humanity, or inte on a separate pag	Act or payments ernational or dor ge and put the t	s received mestic		-		_		_
	10b							-		-		_
	10c.	Total amounts fro	om separate page	s, if any.				+_	\$0.00	+		_
11.			current monthly to the total for Col	income. Add lines umn B.	s 2 through 10 fo	or each colu	umn. Then add	\$	3,048.89 +	\$0.00	o=[	\$3,048.89
								iwa T		<del>10.</del> ;		Total current monthly income
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